

Speed To Market
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TENNESSEE

Insurance Department
Review Requirements Checklist
Commercial Fire

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Cancellation	TCA 56-7-1801/1808	Cancellations must comply with referenced statutes.
Nonrenewal	TCA 56-7-1805	Notice sixty (60) days in advance of the end of the policy period required.
Rate revision at renewal	TCA 56-7-1806	If rates are revised more than twenty-five percent (25%) sixty (60) days notice of the increase, specifying the amount of increase, is required.
Filing Standards		
Use and File	TCA 56-5-306 (a)	Rates, supplementary rate information, policy forms and endorsements must be filed within fifteen (15) days after the effective date.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Rating Plan Requirements		
IRPM Rating Plans	Unpublished requirement	Maximum debit or credit is +/- fifty percent (50%).
General Filing References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.
Earthquake standards	Unpublished requirement	The NAIC Earthquake Study Group "Insurance Computer Model Certification" forms are to be included when models are used as justification for an earthquake filing. An insurer that files or relies on advisory loss costs adopted without modification from filings made by a rating organization need not complete the certification forms.

Insurance Department
Review Requirements Checklist
Professional Liability

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Cancellation	TCA 56-7-1801/1808	Cancellations must comply with referenced statutes.
Nonrenewal	TCA 56-7-1805	Notice sixty (60) days in advance of the end of the policy period required.
Rate revision at renewal	TCA 56-7-1806	If rates are revised more than twenty-five percent (25%) sixty (60) days notice of the increase, specifying the amount of increase, is required.
Filing Standards		
Use and File	TCA 56-5-306 (a)	Rates, supplementary rate information, policy forms and endorsements must be filed within fifteen (15) days after the effective date.
Punitive Damages		
Coverage required	Commissioner Bulletin 9/1/88	Punitive, exemplary and multiplied damages may not be excluded.
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Rating Plan Requirements		
Schedule Rating Plans	Unpublished requirement	Maximum debit or credit is +/- fifty percent (50%).
General Filing		
References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.

TENNESSEE
**Insurance Department
Review Requirements Checklist
Commercial Multi-Peril**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Cancellation	TCA 56-7-1801/1808	Cancellations must comply with referenced statutes.
Nonrenewal	TCA 56-7-1805	Notice sixty (60) days in advance of the end of the policy period required.
Rate revision at renewal	TCA 56-7-1806	If rates are revised more than twenty-five percent (25%) sixty (60) days notice of the increase, specifying the amount of increase, is required.
Filing Standards		
Use and File	TCA 56-5-306 (a)	Rates, supplementary rate information, policy forms and endorsements must be filed within fifteen (15) days after the effective date.
Punitive Damages		
Coverage required	Commissioner Bulletin 9/1/88	Punitive, exemplary and multiplied damages may not be excluded.
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Rating Plan Requirements		
IRPM Rating Plans	Unpublished requirement	Maximum debit or credit is +/- fifty percent (50%).
General Filing		
References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.
Earthquake standards	Unpublished requirement	The NAIC Earthquake Study Group "Insurance Computer Model Certification" forms are to be included when models are used as justification for an earthquake filing. An insurer that files or relies on advisory loss costs adopted without modification from filings made by a rating organization need not complete the certification forms.

TENNESSEE

Insurance Department
Review Requirements Checklist
Worker's Compensation

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	TCA 56-47-112 (6)(b)(1)	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Cancellation & Nonrenewal		
Cancellation	TCA 56-7-1801/1808	Cancellations must comply with referenced statutes.
Nonrenewal	TCA 56-7-1805	Notice sixty (60) days in advance of the end of the policy period required.
Rate revision at renewal	TCA 56-7-1806	If rates are revised more than twenty-five percent (25%) sixty (60) days notice of the increase, specifying the amount of increase, is required.
Filing Standards		
Deductible Plans	TCA 56-5-313 (b)	Prior approval required.
All Other	TCA 56-5-306	15 day Use & File.
RATING		
Pricing		
Loss Costs	TCA 56-5-302, 56-5-306	Must use currently filed NCCI loss costs.
Loss Cost Multipliers	TCA 56-5-302, 56-5-306	One multiplier per company.
Annual Certification	PC-192	Effective 7/1/01, LCM must be filed annually, certified by an actuary, and use prescribed filing form.
General Filing		
References		
National Council	TCA 56-5-320	Must adhere to NCCI rating rules and policy forms.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Nonrenewal is regulated	TCA 56-7-1901	Twenty (20) days notice of nonrenewal is required.
Filing Standards		
Prior approval required for personal risk	TCA 56-5-305	Requires all rates, supplementary rate information, supporting information and forms to be filed thirty (30) days prior to the proposed effective date.
Punitive Damages		
Coverage required	Commissioner Bulletin 9/1/88	Punitive, exemplary and multiplied damages may not be excluded.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Frequency of increases	Unpublished requirement	No more than 1 filing increasing rates within a twelve (12) month period.
Rating Plan Requirements		
Multiple rating tiers	TCA 56-8-104(6)(C)	Requires multiple rating tiers to be totally objective and mutually exclusive in order not to be discriminatory.
Loss experience used	Unpublished requirement	When debits or tier assignments are made based upon loss experience, the following guidelines apply: (1). Weather related losses, including catastrophe, are to be disregarded; (2). Medical payment losses are to be disregarded; (3). Only paid losses are to be considered; (4). A three (3) year maximum experience period should be used; (5). It is permissible to increase a deductible amount in order to eliminate claims; (6). It is permissible to eliminate a liability exposure in order to reduce the number of claims.
Credit Scoring	TCA 56-5-307	The entire credit scoring plan must be included with the filing. The following four (4) conditions apply: (1). Justification for the use of credit scoring must be provided within the filing; (2). The credit scoring system cannot be the sole basis for determining rates/tiers; (3). The credit scoring program must specify the credit reporting company(ies) used, the credit characteristics used, the points assigned to the various credit characteristics, and the formula used to obtain the final points; (4). The point ranges for determining the applicable rates/tiers must be filed.
General Filing References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.
Earthquake standards	Unpublished requirement	The NAIC Earthquake Study Group "Insurance Computer Model Certification" forms are to be included when models are used as justification for an earthquake filing. An insurer that files or relies on advisory loss costs adopted without modification from filings made by a rating organization need not complete the certification forms.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Uninsured Motorist	TCA 56-7-1206 (C)	Mandatory arbitration prohibited under Uninsured Motorist coverage.
Cancellation & Nonrenewal		
Cancellation	TCA 56-7-1301/1305	Cancellations must comply with referenced statutes.
Nonrenewal	TCA 56-7-1304	Thirty (30) days notice of nonrenewal is required.
Filing Standards		
Prior approval required for personal risk	TCA 56-5-305	Requires all rates, supplementary rate information, supporting information and forms to be filed thirty (30) days prior to the proposed effective date.
Loss Settlement		
Lienholder protection	TCA 56-7-1117	Lienholder's interest shall not be invalidated by an intentional act by the vehicle owner.
UM/UM-BI		
Required unless rejected	TCA 56-7-1201	UMBILimits equal to the Bodily Injury Limits. Lower limits may be selected, but not lower than Financial Responsibility requirement (TCA 55-12-102). Coverage may be rejected in writing.
UM-PD		
Required unless rejected	TCA 56-7-1201	UMPD Limits equal to the Property Damage Limits. A \$200 deductible applies. Coverage may be rejected in writing.
Punitive Damages		
Coverage required	Commissioner Bulletin 9/1/88	Punitive, exemplary and multiplied damages may not be excluded.
Uninsured Motorist	TCA 56-7-1201 (a)	Punitive damages may be excluded under Uninsured Motorist Coverage.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Frequency of increases	Unpublished requirement	No more than 1 filing increasing rates within a twelve (12) month period.
Auto Minimum Coverage Limits		
Financial Responsibility	TCA 55-12-102	25/50/10 or 60,000CSL.
Discounts		
Accident Prevention Course for older adults	TCA 56-1107	Authorizes credit, as actuarially justified, for operators over fifty-five (55) years of age who have successfully completed a motor vehicle accident prevention course approved by the Commissioner of Safety.
Motorcycle safety course	TCA 55-51-106	Ten percent (10%) statutory credit for operators that successfully complete a state approved training course.
Rating Plans Requirements		
Multiple rating tiers	TCA 56-8-104(6)(C)	Requires multiple rating tiers to be totally objective and mutually exclusive in order not to be discriminatory.
Credit Scoring	TCA 56-5-307	The entire credit scoring plan must be included with the filing. The following four (4) conditions apply: (1). Justification for the use of credit scoring must be provided within the filing; (2). The credit scoring system cannot be the sole basis for determining rates/tiers; (3). The credit scoring program must specify the credit reporting company(ies) used, the credit characteristics used, the points assigned to the various credit characteristics, and the formula used to obtain the final points; (4). The point ranges for determining the applicable rates/tiers must be filed.
Territory Definitions		
Whole county territories	Unpublished requirement	Only Shelby and Sullivan counties may be split into separate rating territories.
General Filing References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.

**Insurance Department
Review Requirements Checklist
Dwelling Fire**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Nonrenewal is regulated	TCA 56-7-1901	Twenty (20) days notice of nonrenewal is required.
Filing Standards		
Prior approval required for personal risk	TCA 56-5-305	Requires all rates, supplementary rate information, supporting information and forms to be filed thirty (30) days prior to the proposed effective date.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Frequency of increases	Unpublished requirement	No more than 1 filing increasing rates within a twelve (12) month period.
Rating Plan Requirements		
Multiple rating tiers	TCA 56-8-104(6)(C)	Requires multiple rating tiers to be totally objective and mutually exclusive in order not to be discriminatory.
Loss experience used	Unpublished requirement	When debits or tier assignments are made based upon loss experience, the following guidelines apply: (1). Weather related losses, including catastrophe, are to be disregarded; (2). Medical payment losses are to be disregarded; (3). Only paid losses are to be considered; (4). A three (3) year maximum experience period should be used; (5). It is permissible to increase a deductible amount in order to eliminate claims; (6). It is permissible to eliminate a liability exposure in order to reduce the number of claims.
Credit Scoring	TCA 56-5-307	The entire credit scoring plan must be included with the filing. The following four (4) conditions apply: (1). Justification for the use of credit scoring must be provided within the filing; (2). The credit scoring system cannot be the sole basis for determining rates/tiers; (3). The credit scoring program must specify the credit reporting company(ies) used, the credit characteristics used, the points assigned to the various credit characteristics, and the formula used to obtain the final points; (4). The point ranges for determining the applicable rates/tiers must be filed.
General Filing References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.
Earthquake standards	Unpublished requirement	The NAIC Earthquake Study Group "Insurance Computer Model Certification" forms are to be included when models are used as justification for an earthquake filing. An insurer that files or relies on advisory loss costs adopted without modification from filings made by a rating organization need not complete the certification forms.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Nonrenewal is regulated	TCA 56-7-1901	Twenty (20) days notice of nonrenewal is required.
Filing Standards		
Prior approval required for personal risk	TCA 56-5-305	Requires all rates, supplementary rate information, supporting information and forms to be filed thirty (30) days prior to the proposed effective date.
Punitive Damages		
Coverage required	Commissioner Bulletin 9/1/88	Punitive, exemplary and multiplied damages may not be excluded.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Frequency of increases	Unpublished requirement	No more than 1 filing increasing rates within a twelve (12) month period.
Rating Plan Requirements		
Multiple rating tiers	TCA 56-8-104(6)(C)	Requires multiple rating tiers to be totally objective and mutually exclusive in order not to be discriminatory.
Loss experience used	Unpublished requirement	When debits or tier assignments are made based upon loss experience, the following guidelines apply: (1). Weather related losses, including catastrophe, are to be disregarded; (2). Medical payment losses are to be disregarded; (3). Only paid losses are to be considered; (4). A three (3) year maximum experience period should be used; (5). It is permissible to increase a deductible amount in order to eliminate claims; (6). It is permissible to eliminate a liability exposure in order to reduce the number of claims.
Credit Scoring	TCA 56-5-307	The entire credit scoring plan must be included with the filing. The following four (4) conditions apply: (1). Justification for the use of credit scoring must be provided within the filing; (2). The credit scoring system cannot be the sole basis for determining rates/tiers; (3). The credit scoring program must specify the credit reporting company(ies) used, the credit characteristics used, the points assigned to the various credit characteristics, and the formula used to obtain the final points; (4). The point ranges for determining the applicable rates/tiers must be filed.
General Filing References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.
Earthquake standards	Unpublished requirement	The NAIC Earthquake Study Group "Insurance Computer Model Certification" forms are to be included when models are used as justification for an earthquake filing. An insurer that files or relies on advisory loss costs adopted without modification from filings made by a rating organization need not complete the certification forms.

TENNESSEE

Insurance Department
Review Requirements Checklist
Personal Inland Marine

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Nonrenewal is regulated	TCA 56-7-1901	Twenty (20) days notice of nonrenewal is required.
Filing Standards		
Prior approval required for personal risk	TCA 56-5-305	Requires all rates, supplementary rate information, supporting information and forms to be filed thirty (30) days prior to the proposed effective date.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Frequency of increases	Unpublished requirement	No more than 1 filing increasing rates within a twelve (12) month period.
Rating Plan Requirements		
Multiple rating tiers	TCA 56-8-104(6)(C)	Requires multiple rating tiers to be totally objective and mutually exclusive in order not to be discriminatory.
General Filing		
References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.

TENNESSEE
**Insurance Department
Review Requirements Checklist
Personal Umbrella**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS		
Applications		
Do not have to be filed.	TCA 56-5-306 (a)	Exception: If they become part of the policy, applications must be filed.
Fraud	Senate Bill 1499	Effective on and after 1/1/2002 a fraud statement is required on all applications and claim forms.
Arbitration		
Mandatory binding arbitration is prohibited	Unpublished requirement	Arbitration must be optional and may only be binding with the preagreement of the policyholder.
Cancellation & Nonrenewal		
Nonrenewal is regulated	TCA 56-7-1901	Twenty (20) days notice of nonrenewal is required.
Filing Standards		
Prior approval required for personal risk	TCA 56-5-305	Requires all rates, supplementary rate information, supporting information and forms to be filed thirty (30) days prior to the proposed effective date.
UMBI/PD		
Coverage not required	TCA 56-7-1201 (a)(3)	No uninsured or underinsured motorist coverage need be provided by an excess or umbrella policy.
Punitive Damages		
Coverage required	Commissioner Bulletin 9/1/88	Punitive, exemplary and multiplied damages may not be excluded.
RATING		
Pricing		
Rating Standard	TCA 56-5-303	Rates shall not be excessive, inadequate or unfairly discriminatory.
Frequency of increases	Unpublished requirement	No more than 1 filing increasing rates within a twelve (12) month period.
Rating Plan Requirements		
Multiple rating tiers	TCA 56-8-104(6)(C)	Requires multiple rating tiers to be totally objective and mutually exclusive in order not to be discriminatory.
General Filing		
References		
Loss Cost Filings	Commissioner Bulletin 7/2/90	Tennessee requires NAIC loss cost forms.
Consent to Rate	TCA 56-5-307 (b)	The endorsement must be attached to the policy with the reason for and percentage of surcharge. The endorsement should not be filed with the department, but must be available for inspection at the company or agency place of business.
Prohibition: "grouping"	TCA 56-8-116	Prohibits preference or distinctions based upon membership, non-membership or employment in any particular group, association, corporation or organization.
Reference filings (me too)	TCA 56-5-307 (e)	May file by reference to rates, supplementary rate information, supporting information, and policy forms and endorsements filed by another insurer or a rating service organization.
Investment Income	TN Rule 0780-1-21	Investment income must be reflected in rate filings.